



Order Filed on December 30, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY


In re:	Chapter 13
Tony Kostovski,	Case No. 18-21079-RG
	Hearing Date: September 4, 2019 at 10:00AM
Debtor.	Judge: Rosemary Gambardella

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR  
ADEQUATE PROTECTION, OR IN THE ALTERNATIVE, RELIEF FROM THE  
AUTOMATIC STAY AND REQUIRING DEBTOR PAY ONGOING ESCROWS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

**DATED: December 30, 2019**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Tony Kostovski

Case No.: 18-21079-RG

Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S  
MOTION FOR ADEQUATE PROTECTION, OR IN THE  
ALTERNATIVE, RELIEF FROM THE AUTOMATIC STAY  
AND REQUIRING DEBTOR PAY ONGOING ESCROWS**

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THIS MATTER having been opened to the Court upon the Motion for Adequate Protection, or in the Alternative, Relief from Automatic Stay filed by JPMorgan Chase Bank, National Association ("Movant"), with respect to the property commonly known as 28 ALASKA ST, Garfield, New Jersey 07026, and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown ORDERED that:

**ORDERED AS FOLLOWS:**

1. Debtor shall pay and is responsible for paying all ongoing escrows, including property taxes and hazard insurance premiums as they come due.
2. To the extent Movant has advanced amounts to third parties on Debtor's behalf post-petition, Movant is entitled to file a supplemental proof of claim to recover those amount through plan payments.
3. If Debtor should default by failing to pay property taxes and maintaining property insurance and if Movant is required to advance funds on Debtor's behalf for said payments during the pendency of this case for fourteen (14) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the real property commonly known as 28 ALASKA ST, Garfield, New Jersey 07026.
4. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.

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Debtor: Tony Kostovski

Case No.: 18-21079-RG

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MOTION FOR ADEQUATE PROTECTION, OR IN THE  
ALTERNATIVE, RELIEF FROM THE AUTOMATIC STAY**

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Consent to Form and Entry

**McCalla Raymer Leibert Pierce, LLC**  
Attorney for the Secured Creditor

**Low & Low**  
Attorney for the Debtor

By: /s/Melissa Licker  
Melissa Licker, Esq.

By: /s/Russel L. Low  
Russell L. Low

Date: December 24, 2019

Date: December 24, 2019

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Tony Kostovski  
DebtorCase No. 18-21079-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db Tony Kostovski, PO BOX 823, Saddle Brook, NJ 07663-0823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.comDenise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.comDenise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.comKevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.comKevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.comKevin M. Buttery on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
bkyefile@rasflaw.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor JPMorgan Chase Bank, National Association  
NJ\_ECF\_Notices@mccalla.comNicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION, AS SERVICER FOR HSBC BANK  
USA NATIONAL ASSOCIATION AS TRUSTEE FOR PHH ALTERNATIVE MORTGAGE TRUST SERIES 2007-2  
nj.bkecf@fedphe.comRussell L. Low on behalf of Debtor Tony Kostovski rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.comSherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
nj.bkecf@fedphe.com, nj.bkecf@fedphe.comSindi Mncina on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13